INVESTĪCIJU BANKA
A/S REĢIONĀLĀ INVESTĪCIJU BANKA

DIGIPASS USER MANUAL

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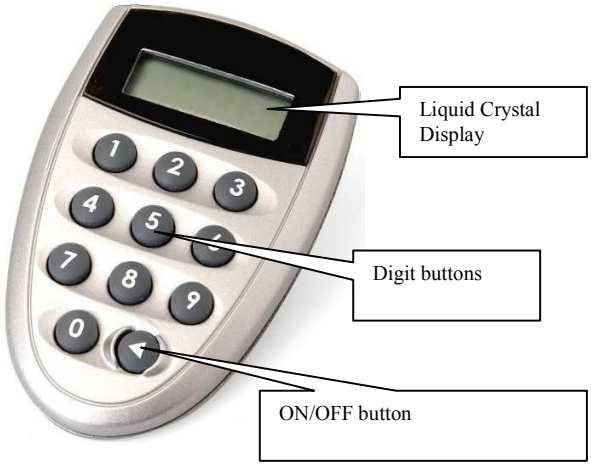
1. INFORMATION ABOUT DIGIPASS

DIGIPASS is a Customer identification and document signature instrument using remote account management means (Internet bank, fax etc.). It is an electronic device generating a unique test key (a combination of digits replacing customer identification by signature and seal).

Customer means a natural or legal person whose account(s) is/are used by one or more users.

IB means the Internet bank.

In order to enable you to manage your account and receive information on its state, the Bank offers you DIGIPASS PRO260, a digital signature generation device. DIGIPASS is a small electronic device externally resembling a calculator.



- DIGIPASS is turned on by pressing the "◄" (ON/OFF) button. Pressing this button repeatedly turns the DIGIPASS off.

- DIGIPASS turns off automatically if no button is pressed within 25–30 seconds. This means that generating a new Access Code is recommended only shortly before the actual use of the Access Code.
- All DIGIPASS functions can be accessed on entering a 5 digit PIN Code. The Customer is informed of the initial PIN Code at the time of issue of the DIGIPASS, and the Customer is ***obliged*** to replace by himself (as described in Section 2 of this Manual) the initial PIN Code with a PIN Code of individual choice.
- The generated identification and signature codes are unpredictable, they never reoccur and depend on the time of their generation and the serial number of the device. Once verified by the Bank, the meaning of the generated code is not designed for repeated use.

- In case of unauthorised use, the DIGIPASS is blocked on the third attempt to enter the incorrect PIN Code.
- DIGIPASS uses a lithium battery operational for 2 to 3 years, depending on the frequency of use. Upon exhaustion of the battery, the DIGIPASS user should turn to the Bank to change the device.

2. FIRST USE OF THE DIGIPASS, INPUT AND CHANGE OF THE PIN CODE

The PIN Code (5 digits) is a combination of digits by means of which the user enters a code for accessing the DIGIPASS. The PIN Code is demanded upon pressing the "◄" (ON/OFF) button. It is **PROHIBITED** to reveal this combination of digits to **ANYONE** (including employees of the Bank).

The DIGIPASS received at the Bank ***must*** be turned on at the presence of an employee of the Bank and the initial PIN Code must be changed, after which the DIGIPASS must be turned on again using the new PIN Code.

When the device is turned on, the initial PIN Code issued by the Bank is to be entered. Once this is done, the device will require you to enter a new PIN Code (message NEW PIN will light up on the display). This serves as proof that the device has not been used by anyone before you and that the generated authorisation codes are absolutely safe to use.

Please enter the new PIN Code and repeat it when PIN CONF appears on the display thus confirming your choice. Message NEW PIN CONF will appear on the device display upon successful input of the PIN Code. From now on, whenever you turn on the device, you will have to enter the PIN Code that you have selected.

A combination of digits, which is not easy to guess, is to be used for a PIN Code. It is prohibited to use such codes as 11111, 99999, 12345 and other similar codes that can be easily remembered.
Please memorise your PIN Code and do not write it down. The PIN Code must in no case be kept together with the DIGIPASS device.
Employees of the Bank will never ask you to reveal your PIN code or email it.

3. USAGE OF THE DIGIPASS

3.1. Access Code for entering the Internet bank

In order to connect to the Internet bank please use Web address www.banknet.lv. Type your User Code and Password (Access Code) or DIGIPASS Code in the relevant fields of the page.
Example:

Illustration 1

In order for the DIGIPASS to generate the Access Code, you need to do the following:

Customer Activities	DIGIPASS display messages
Button ◄ (ON/OFF)	PIN
Enter PIN Code (*****)	(APPLI -)
Press Button 1	An 8-digit Authorisation Code is being generated

The 8 digits shown in the display are the Authorization Code for the commenced communication session with the Bank. Please enter the code in the appropriate window (see ill. 1). Once generated, the Access Code is operative for 30 minutes.

3.2. Authorisation Code for sending orders

Any order sent to carry out an operation at the Internet bank is to be confirmed using an Authorisation Code for sending orders, which will be requested on pressing the 'Send' button in

the Internet bank. Data input into the DIGIPASS device may be done only after the appearance of two 6-digit symbols on the monitor screen.

Example:

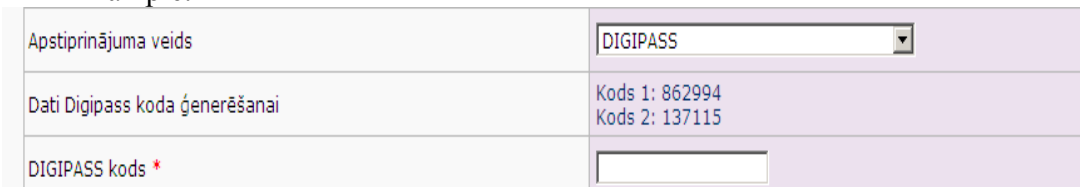


Illustration 2

In order for the DIGIPASS to generate this code, you need to do the following:

Customer Activities	DIGIPASS displey messages
Button ◄ (ON/OFF)	PIN
Enter PIN code (*****)	(APPLI -)
Press Button 2	1 ------
Enter Code 1 (as seen in the relevant IB window)	2 -----
Enter Code 2 (as seen in the relevant IB window)	An 8-digit Authorisation Code is being generated

The reply generated by the device is the Authorisation Code for executing your order at the Bank. Please enter the reply in the relevant IB window (ill.2).

If you have made a mistake during the data input, the last incorrect digit may be deleted by pressing the "◄" (ON/OFF) button on the device, or you can alternatively turn the device off to quit the signature generation mode.

3.3. Generation of signature when sending documents via fax or entering order by phone

In order for the DIGIPASS to generate this code, you need to do the following:
! The sum may not exceed 999999 cash units

Customer Activities	DIGIPASS screen messages
Button ◄ (ON/OFF)	PIN
Enter PIN Code (*****)	(APPLI -)
Press Button 3	1 ------
Enter sum (see Note 1)	1 1234 or 001234

Press ◄ (ON/OFF) button down until the DIGIPASS displey message changes	2 ------
Enter currency code (see Note 2)	1 840---or 000840
Press ◄ (ON/OFF) button down until the DIGIPASS displey message changes	3 ------
Enter beneficiary's account number (see Note 3), a 6-digit code	An 8-digit Authorisation Code is being generated

*** only orders for transactions in financial instruments may be entered by phone**

Note 1
The SUM is to be entered without decimal fractions, i.e. without cents, kopecks, santims, and without rounding off the sum.

Example: 100.25 – only the number 100 is typed in

For orders for transactions in financial instruments the total sum is to be entered.

Note 2
CURRENCY CODE is to be selected from the table below:

AUD (Australian dollar)	36	JPY (Japanese yen)	392
BYR (Byelorussian rouble)	112	LTL (Lithuanian lit)	440
CAD (Canadian dollar)	124	LVL (Latvian lat)	428
CHF (Swiss franc)	756	NOK (Norwegian krone)	578
CZK (Czech koruna)	203	PLN (Polish zloty)	985
DKK (Danish krone)	280	RUB (Russian rubl)	643
EEK (Estonian kroon)	233	SEK (Swedish krone)	752
EUR (Euro)	978	UAH (Ukrainian grivna)	980
GBP (English pound)	826	USD (USA dollar)	840
BGN (Bulgarian lev)	975	Other currencies	0

Note 3

A modified Beneficiary's account number as the meaning for the BENEFICIARY field is entered as follows:

- If the account number contains no more than 6 digits and digits only, then the entire account number is entered into the device.
- If the account number contains over 6 symbols, then the **last 6 digits are entered into the device**.
- If the beneficiary's account number contains other sign symbols (dashes, commas, letters, Roman numerals) besides digits, then these symbols are discarded and the remaining digit (or its last 6 digits) is entered.

Example:

Beneficiary's Account Number:	Modified Beneficiary's Account Number:
00 022 0010	220010
112233445566778899	778899 (there are more than 6 digits – the last six are to be used for the key)
31K2D2984-58-7M511	587511 (symbols other than digits are discarded– the last six digits are left for the key)
LV33RIBR000000740N0000	400000 (symbols other than digits are discarded– the last six digits are left for the key)

!!!! For orders for transactions in financial instruments, the last 6 digits of the Beneficiary's Account Number are to be used

3.4. Change of the PIN Code

If you have accidentally disclosed your PIN Code to somebody or if there are grounds to suspect that the PIN Code has become known to third parties, the PIN Code is to be changed immediately. In order to change the PIN Code, turn on the DIGIPASS device, enter the PIN Code, then press "◄" (ON/OFF) button and keep it down for a few seconds until the message 'NEW PIN' appears on the device display.

Enter the new PIN Code and when the message 'PIN CONF' appears on the displey enter the new PIN Code repeatedly to confirm. When the PIN Code has been changed successfully the message 'NEW PIN CONF' will appear on the device display.

Customer Activities	DIGIPASS displey messages
◄ (ON/OFF) Button	PIN
Enter a valid PIN code (*****)	Access Code has been generated (APPLI -)
Press◄ (ON/OFF) button for 2 seconds	NEW PIN (the new PIN Code)
Enter a PIN Code consisting of 5 digits (individual Customer's PIN Code consisting of 5 digits)	PIN CONF (confirmation of the PIN Code)
Enter the new PIN Code repeatedly	NEW PIN CONF (PIN Code has been confirmed)

3.5. Entering the incorrect code and blocking the DIGIPASS

If an incorrect PIN Code is entered, a fault message appears on the displey (FAIL). **If the incorrect PIN Code has been entered repeatedly and the DIGIPASS device turns off, then** on turning the DIGIPASS on, a message FAIL N will appear, where N denotes the number of PIN Codes entered incorrectly in succession.

If you are confident that you remember your PIN Code, then you have to do the following:

Customer Activities	DIGIPASS displey messages
◄ (ON/OFF) Button	FAIL 1 or FAIL 2
Press◄ (ON/OFF) button	PIN
Enter the PIN Code (*****)	APPLI -

If you have forgotten your PIN Code and entered the PIN Code incorrectly three times in succession, then a message FAIL3 or *lock pin* will appear on the display, which means that DIGIPASS has been blocked. When you turn the DIGIPASS on again a message *lock pin* and a combination of digits will appear on the display, in which case you will have to go to the Bank or its representative to replace the DIGIPASS.